



**List of Financial Institutions Approved as Depositories  
for Attorney Trust Accounts**  
(as of December 2025)

The following list of financial institutions approved as depositories for attorney trust accounts (as of December 2025) are the financial institutions that have met the requirements of Rules 1.15(II) and 1.15(III) of the Georgia Rules of Professional Conduct, as amended. These are the only financial institutions approved for lawyers to hold client funds and fiduciary funds pursuant to the Bar Rules. Rules [1.15\(II\)](#) and [1.15\(III\)](#) of the Georgia Rules of Professional Conduct can be accessed [here](#).

If you wish to open an attorney trust account with a bank not currently listed as an approved financial institution, please contact the bank and ask an authorized bank officer to complete IOLTA rate comparability paperwork with the Georgia Bar Foundation and then obtain a Certificate of Agreement from the State Bar of Georgia Office of the General Counsel.

The contact information for the Office of the General Counsel and Georgia Bar Foundation is:

*State Bar of Georgia Office of the General Counsel*  
Regina Putman, Trust Account Overdraft Notification Coordinator  
404-527-8737 | [reginap@gabar.org](mailto:reginap@gabar.org)

*Georgia Bar Foundation*  
Rachel Barnhard, Executive Director  
404-588-2239 | [rachel@gabarfoundation.org](mailto:rachel@gabarfoundation.org)

Lisa Smith, Operations Director  
404-588-2240 | [lisa@gabarfoundation.org](mailto:lisa@gabarfoundation.org)

(Please note: Notice to Financial Institution forms reflecting the Georgia Bar Foundation's tax identification number may be obtained directly from Ms. Barnhard and Ms. Smith or via download using the [Notice to Financial Institution form](#) link to the State Bar's website.)

Some approved financial institutions do not maintain physical branch locations within the state of Georgia. Prior to opening any new Georgia attorney trust accounts, those financial institutions must provide the Office of the General Counsel documentation to show that *each new* Georgia IOLTA account is associated with a Georgia licensed lawyer who qualifies under the Bar Rules by having an office located within the state where the bank is located or a written request from a client who has requested that their trust funds be held in an out-of-state branch of the bank. The Office of the General Counsel has identified financial institutions that fall under this category in a list of out-of-state banks.

## Georgia Branches of Financial Institutions Approved for Georgia IOLTA Accounts

- AB&T
- Affinity Bank  
(*purchased Newton Federal Bank*)
- Altamaha Bank & Trust
- American Commerce Bank
- American Pride Bank
- Ameris Bank
- APCU Center Parc Credit Union
- Atlantic South Bank a/k/a Wheeler County State Bank
- Bank of America Corp.
- Bank of Camilla
- Bank of Dudley
- Bank of Edison
- Bank of Hancock County
- Bank of Hazlehurst
- Bank of Hope
- The Bank of Lafayette
- Bank of Lumber City
- Bank of Madison
- Bank of Monticello
- Bank of Newington
- Bank of Texas d/b/a BOKF, N.A.  
(*Texas branches ONLY*)
- Bank of Wrightsville  
(*Wrightsville, Georgia ONLY*)
- Bank OZK
- Bank South
- Barwick Banking Company
- Builtwell Bank
- Bulloch First, a division of The Citizens Bank of Swainsboro
- Cadence Bank
- Capital Bank, N.A.  
(*Rockville, Maryland ONLY*)
- Capital City Bank
- Carrollton Bank  
(*Illinois branches ONLY*)
- Carver State Bank
- Century Bank & Trust (2024—all Georgia branches merged with Southern States Bank)
- Citibank, N.A.  
(*New York branches ONLY*)
- Citizens Bank & Trust, Inc.
- Citizens Bank of Americus
- The Citizens Bank of Cochran  
(*Cochran, Georgia ONLY*)
- The Citizens Bank of Georgia
- Citizens Bank of the South
- Citizens Trust Bank
- City National Bank
- Classic City Bank
- The Claxton Bank
- Coastal States Bank
- Colony Bank
- CommerceOne Bank  
(*Alabama branches ONLY*)
- The Commercial Bank
- Commercial Banking Company
- Community Bank & Trust-WGA
- Community Bank of Dublin—Laurens County  
(*Cochran, Georgia ONLY*)
- Community Bank of Pickens County
- Community Banking Company
- Coosa Valley Credit Union
- Craft Bank
- DFCU Financial  
(*Florida branches ONLY*)
- Douglas National Bank  
(*Douglas, Georgia ONLY*)
- Durden Banking Company, Inc.  
(*Twin City, Georgia ONLY*)
- East West Bank
- Encore Bank  
(*ALL 50 states*)
- Exchange Bank
- F&M Bank and Trust Company  
(*Manchester, Georgia ONLY*)
- Family Bank
- Farmers & Merchants Bank—Eatonton

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| <ul style="list-style-type: none"> <li>• Farmers &amp; Merchants Bank<br/>(<i>Lakeland, Georgia ONLY</i>)</li> <li>• Farmers State Bank<br/>(<i>Dublin, Georgia ONLY</i>)</li> <li>• Fifth Third Bank</li> <li>• First American Bank &amp; Trust<br/>Company</li> <li>• First American Trust, FSB<br/>(<i>ALL U.S. branches</i>)</li> <li>• The First Bank<br/>(<i>Florida, Georgia, Louisiana<br/>and Mississippi branches ONLY</i>)</li> <li>• First Bank of Pike</li> <li>• First Carolina Bank</li> <li>• First Century Bank, N.A.</li> <li>• First Chatham Bank</li> <li>• First Citizens Bank—Raleigh, North<br/>Carolina</li> <li>• First Citizens National Bank<br/>(<i>Tennessee branches ONLY</i>)</li> <li>• First Community Bank</li> <li>• First Federal Bank<br/>(<i>ALL U.S. branches</i>)</li> <li>• First Federal S &amp; L Association of<br/>Valdosta</li> <li>• First Financial Bank (formerly Simply<br/>Bank)</li> <li>• First Horizon Bank</li> <li>• First IC Bank<br/>(<i>ALL U.S. branches</i>)</li> <li>• First National Bank (First National<br/>Bank of Decatur County)</li> <li>• First National Bank of Coffee County</li> <li>• First National Bank of Griffin</li> <li>• First National Community Bank<br/>(<i>ALL U.S. branches</i>)</li> <li>• First Peoples Bank</li> <li>• First Port City Bank</li> <li>• First Southern Bank (FSB)</li> <li>• First State Bank</li> <li>• First State Bank of Blakely</li> <li>• FirstBank</li> <li>• Five Star Credit Union</li> <li>• Flint Community Bank<br/>(<i>Albany, Georgia ONLY</i>)</li> </ul> | <ul style="list-style-type: none"> <li>• Forbright Bank<br/>(<i>Maryland branches ONLY</i>)</li> <li>• The Four County Bank<br/>(<i>Allentown, Georgia ONLY</i>)</li> <li>• The GEO. D. Warthen Bank<br/>(<i>Sandersville, Georgia ONLY</i>)</li> <li>• Georgia Banking Company</li> <li>• Georgia Community Bank</li> <li>• Georgia First Bank</li> <li>• Georgia's Own Credit Union</li> <li>• Glennville Bank</li> <li>• Great Oaks Bank</li> <li>• Guardian Bank</li> <li>• Hanmi Bank</li> <li>• Heritage Southeast Bank<br/>(<i>ALL U.S. branches</i>)</li> <li>• HomeTrust Bank<br/>(<i>Georgia branches ONLY</i>)</li> <li>• Hyperion Bank<br/>(<i>Philadelphia, Pennsylvania ONLY</i>)</li> <li>• iThink Financial Credit Union</li> <li>• J.P. Morgan Chase Bank, N.A.</li> <li>• Kinetic Credit Union<br/>(<i>ALL U.S. branches</i>)</li> <li>• Legacy State Bank</li> <li>• LGE Community Credit Union</li> <li>• Loyal Trust Bank</li> <li>• Magnolia State Bank</li> <li>• Metro City Bank</li> <li>• Millenium Bank<br/>(<i>Georgia branches ONLY</i>)</li> <li>• Morris Bank</li> <li>• Moultrie Bank &amp; Trust</li> <li>• Mount Vernon Bank</li> <li>• MVB Bank<br/>(<i>Virginia branches ONLY</i>)</li> <li>• New Millennium Bank<br/>(<i>Duluth, Georgia ONLY</i>)</li> <li>• Northeast Georgia Bank</li> <li>• The Northern Trust Company<br/>(<i>ALL U.S. branches</i>)</li> <li>• Oconee Federal Savings &amp; Loan<br/>Association (<i>ALL U.S. branches</i>)</li> <li>• Oconee State Bank</li> </ul> |
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- OneSouth Bank
- Paragon Bank  
(*Atlanta, Georgia ONLY*)
- PCB Bank  
(*Suwanee, Georgia ONLY*)
- The Peoples Bank (TPB)—  
Willacoochee
- Peoples Bank & Trust  
(*Buford, Georgia ONLY*)
- Peoples Bank of East Tennessee
- The Peoples Bank of Georgia
- Peoples South Bank
- Pineland Bank
- Pinnacle Bank—Elberton, Georgia
- Pinnacle Financial Partners, Inc.  
Pinnacle Bank, A Tennessee Bank—  
www.pnfp.com  
(*Georgia branches ONLY*)
- Planters & Citizens Bank (P&C Bank)
- Planters First Bank
- PNC Bank, N.A.
- Prime Meridian Bank  
(*Florida branches ONLY*)
- PrimeSouth Bank
- PromiseOne Bank
- Queensborough National Bank  
& Trust Company
- Rabun County Bank
- Regions Bank  
(*ALL U.S. branches*)
- Renasant Bank
- River City Bank
- Robins Financial Credit Union  
(formerly Persons Banking Company)  
**\*BANK NOT CURRENTLY  
OPENING NEW IOLTA  
ACCOUNTS\***
- RockPoint Bank, N.A.  
(*Chattanooga, Tennessee ONLY*)
- Seacoast National Bank  
(*Florida branches ONLY*)
- Security Federal Bank
- Service 1st Bank
- Shinhan Bank America
- Smart Bank  
(*ALL U.S. branches*)
- South Coast Bank
- South East Bank  
(*Tennessee branches ONLY*)
- South Georgia Bank
- South Georgia Banking Company
- South State Bank, N.A.
- Southeastern Bank
- Southeastern Credit Union
- Southern Bank
- Southern First Bank
- State Bank of Cochran
- Stellar Bank  
(*Texas branches ONLY*)
- SunMark Community Bank
- Synovus Bank  
(*ALL U.S. branches*)
- Talbot State Bank
- Tandem Bank
- TC Federal Bank (formerly Thomas  
County Federal Sav & Loan  
Association)
- Tennessee Valley Federal Credit  
Union (*Georgia branches ONLY*)
- Thomasville National Bank
- Touchmark National Bank  
(*Alpharetta, Georgia ONLY*)
- Truist Bank (f/k/a SunTrust Bank and  
BB&T Bank)
- United Bank—Woodstock, Virginia  
(*Georgia branches of this Virginia-  
based bank ONLY*)
- United Bank—Zebulon, Georgia
- United Community Bank
- United National Bank  
(*Cairo, Georgia ONLY*)
- Unity National Bank
- Valley Bank
- Vinings Bank
- Vystar Credit Union  
(*ALL U.S. branches*)
- Waycross Bank & Trust
- Wells Fargo Bank, N.A.
- West Central Georgia Bank

- West Town Bank & Trust  
(North Carolina branches ONLY)
- Wilcox County State Bank (acquired  
by Five Star Credit Union)

**Financial Institutions Located  
Outside the State of Georgia—  
Limited Approval Status**

*\*(Georgia licensed lawyers must meet the  
requirements of Rule 1.15(III)(c)(1)(i)(A)  
to open a Georgia IOLTA account at  
banks in this section of the List of  
Financial Institutions Approved as  
Depositories for Attorney Trust Accounts.)*

- BankFlorida (\*Limited Approval—  
Dade City, Florida)
- CommerceOneBank (\*Limited  
Approval—Birmingham, Alabama)
- Old National Bank (\*Limited  
Approval—Chicago, Illinois)